

# The State of Georgia Department of Revenue Individual Income Tax Refund Debit Card



The Georgia Department of Revenue (GA DOR) provides Georgia income tax filers with an easy and convenient way to receive your individual income tax refund – a prepaid Visa® card issued by Bank of America.

## Background

The GA DOR, in conjunction with Bank of America, built this new program based on cardholder feedback from the 2011 individual income tax refund debit card pilot. The new program is optional, has low fees (see fee schedule below) and offers free live customer service. The prepaid card option saves Georgia taxpayers money, as it is less expensive for the State of Georgia to issue than a paper check.



## Features

- **CHOICE.** The new prepaid card is optional for Georgia income tax refund recipients. It is the second option on tax refund forms and provides greater taxpayer choice, with a safe, efficient, low-cost prepaid card.
- **IMMEDIATE FUNDS ACCESS.** The card provides immediate access to income tax funds upon activation and cardholders avoid check cashing hassles and check cashing fees. The card provides access to all funds on the account – through Bank of America ATMs, retailers and from tellers at any bank or credit union that accepts Visa.
- **GREATER CONVENIENCE.** The card can be used at millions of merchants globally that accept Visa debit cards – in-store, over the phone and online. Cardholders can pay many bills with the card and avoid money order fees.
- **SAFETY.** The new card is safer than cash. Cardholders are protected against unauthorized transactions by Zero Liability. Policy details can be found in the Georgia Department of Revenue Debit Card for State Tax Refunds Deposit Agreement.
- **VALUE.** The new card has:
  - o A low-fee schedule, with the ability to use the card for no fee
  - o No monthly maintenance or activation fees
  - o No overdrafts
  - o Free Bank of America ATM withdrawals and balance inquiries
  - o Free live customer service
  - o Free usage at millions of merchant locations that accept Visa debit cards

Click here for  
**FAQs**

## Schedule of Bank Fees for Georgia Department of Revenue Debit Card for State Tax Refunds

Fees will be charged to your Account daily.

PURCHASE TRANSACTION FEES	OTHER SERVICE FEES
Purchase at Merchants (signed or using PIN) – No Fee	Online, Automated, Live, or International Customer Service Inquiry – No Fee
Online, Phone, Mail Purchase, or Bill Payments - No Fee	Cash Access (Available at financial institutions that accept Visa cards) (Limited to available balance only) – No Fee for first withdrawal, \$5.00 thereafter
ATM TRANSACTION FEES*	Online Funds Transfer – No Fee
Bank of America ATM Withdrawal (in the U.S.) – No Fee	Emergency Cash Transfer (in the U.S.) – \$15.00
ATM Balance Inquiries** (all ATMs) – No Fee	Card Replacement Domestic – No fee for first replacement, \$5.00 thereafter
Non-Bank of America ATM Withdrawal (in the U.S.) – \$1.50 per transaction	Card Replacement - Express Delivery (additional charge) – \$15.00
ATM Withdrawal (all ATMs outside the U.S.) – \$2.00 per transaction	Card Replacement (outside the U.S.) – Quote provided at time of request, as price varies by country
Declined Transaction (ATM only) – No Fee	PIN Change Requests, and Online or Mailed Account Statements - No Fee
	International Transaction Fee – 2% of U.S. dollar amount
	Account Closure Fee - \$5.00

\*ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience or surcharge fees at a Bank of America ATM. A Bank of America ATM means an ATM that prominently displays the Bank of America name and logo. An ATM Transaction Decline occurs when you request an amount greater than your balance or you incorrectly enter your PIN more than four times.

\*\*Balance inquiries may not be available at all ATMs outside the United States.

Note: For any questions related to the above fee schedule, please call the Customer Service Center at 1.877.886.3219, 1.866.656.5913 TTY, or 1.423.262.1650 (Collect, when calling outside the U.S.). For any questions regarding your income tax refund amounts, please contact the Georgia Department of Revenue at 1.877.423.6711.

These cards are issued by Bank of America, N.A., pursuant to a license from Visa Inc.

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